STORIES OF THE BIG LEAGUERS BY CHRISTY MATHEWSON.

October 8, 1908, a Disastrous Day for New York—Championship Game With the Chicago Cubs in Which Mathewson Lost His Cunning as a Pitcher and the Giants Went to Pieces—Pluck of Crippled Players That the Public Failed to Appreciate Properly at the Time

The New York Giants and the Chicago Cubs played a game at the Polo Grounds on October 8, 1908, which decided the championship of the National League in one afternoon, which was responsible for the deaths of two spectators who fell from the elevated railroad structure overlooking the grounds, which made Fred Merkle famous for not touching second, which caused lifelong friends to become bitter enemies and which altogether was the most dramatic and important contest in the history of baseball.

It stands out from every day events like the battle of Waterloo and the assassination of President Lincoln. It was a baseball tragedy from a New York point of view. The Cubs won by the score of 4 to 2.

Behind this game is some inside history which has never been written. Few persons outside of the members of the New York club know that it was only after a great deal of consultation the game was finally played, only after the urging of John T. Brush, the president of the club.

The Giants were risking in one afternoon their chances of winning the pennant and the world's series, the concentration of their hopes of a season, because the Cubs claimed the right on a technicality to play this one game for the championship. Many members of the New York club felt that it would be fighting for what they had already won, as did their supporters.

This made bad feeling between the teams and between the spectators until the whole dramatic situation leading up to the famous game culminated in the climax of that afternoon. The nerves of the players were rasped raw with the strain and the town wore a fringe of nervous prostration. It all burst forth in the game.

Among other things Frank Chance, the manager of the Cubs, had a cartilage in his neck broken when some rooter hit him with a handy pop bottle, several spectators hurt one another when they switched from conversational to fistic arguments, large portions of the fence at the Polo Grounds were broken down by patrons who insisted on gaining entrance and most of the police of New York were present to keep order. They had their clubs unlimbered too, acting more as if on strike duty than restraining the spectators at a pleasure park.

Last of all, that night after we had lost the game the report filtered through New York that Fred Merkle, then a youngster and around whom the whole situation revolved, had committed suicide. Of course it wasn't true, for Merkle is one of the gamest ball players that ever lived.

Why Cubs Defeated Him.

My part in the game was small. I started to pitch, and I didn't finish. The Cubs beat me because I never had less on the ball in my life. What I can't understand to this day is why it took them so long to hit me. Fred Merkle didn't recall giving any advice to "Cy," Seymour started the Cubs on their victorious way and lost the game, because he misjudged a long hit jostled to centre field by "Joe" Tinker at the beginning of the third inning, in which chapter they made four runs. The hit went for three bases.

Seymour, playing centre field, had a bad background against which to judge fly balls that afternoon, facing the shadows of the towering stand with the uncertain horizon formed by persons perched on the roof. A baseball writer has said that when Tinker came to the bat in that fatal inning I turned in the box and motioned Seymour back, and instead of obeying instructions he crept a few steps closer to the infield. I don't recall giving any advice to "Cy" as he knew the Chicago batters as well as I did and how to play for them.

Tinker, with his long bat, swung on a ball intended to be a low curve over the outside corner of the plate, but it failed to break well. He pushed out a high fly to centre field, and I turned with the ball to see Seymour take a couple of steps toward the diamond, evidently thinking it would drop somewhere behind second base.

He appeared to be uncertain in his judgment of the hit until he suddenly turned and started to run back. That must have been when the ball cleared the roof of the stand and was visible above the sky line. He ran wildly. Once he turned, and then ran on again, at last sticking up his hands and having the ball fall just beyond them. He chased it and picked it up, but Tinker had reached third base by that time.

If he had let the ball roll into the crowd in centre field the Cub could have made only two bases on the hit, according to the ground rules. That was a mistake, but it made little difference in the end.

Under a Terrific Strain.

All the players, both the Cubs and the Giants, were under a terrific strain that day, and Seymour, in his anxiety to be sure to catch the ball, misjudged it. Did you ever stand out in the field at a ball park with thirty thousand crazy shouting fans looking at you and watch a ball climb and climb into the air and have to make up your mind exactly where it was going to land and then have to be there when it arrived to greet it, realizing all the time that if you were not there you would be everlastingly roasted? It is no cure for nervous diseases, that situation. Probably forty-nine times out of fifty Seymour would have caught the fly.

"I misjudged that ball," said Seymour to me in the clubhouse after the game. "I'll take the blame for it."

He accepted all the abuse the newspapers handed him without a murmur, and I don't think myself that it was more than an incident in the game. I'll try to show later in this story where the real break came.

Just one mistake, made by Fred Merkle, resulted in this playoff game. Several newspaper men have called September 23, 1908, "Merkle day" because it was on that date he ran to the clubhouse from first base instead of by way of second, when Al Bridwell whacked out the hit that apparently won the game from the Cubs. Any other player on the team would have undoubtedly done the same thing under the circumstances, as the custom had been in vogue all around the circuit during the season. It was simply Fred Merkle's misfortune to have been on first base at the critical moment.

The situation is well known to every follower of baseball. Merkle, as a pinch hitter, had singled with two out in the ninth inning and the score tied, sending McCormick from first base to third. Al Bridwell came up to the bat and smashed a single to centre field, McCormick crossed the plate, and that, according to the custom of the league, ended the game, so Merkle dug for the clubhouse. Evers and Tinker ran through the crowd which had flocked on the field and got the ball, touching second and claiming that Merkle had been forced out there.

Merkle Under Shower Bath.

Most of the spectators did not understand the play, as Merkle was under the shower bath when the alleged putout was made, but they started after Hank O'Day, the umpire, to be on the safe side. He made a speedy departure under the grand stand and the crowd got the putout unassisted. Finally while somewhere near Coogan's Bluff he called Merkle out and the score a tie.

When the boys heard this in the clubhouse they laughed, for it didn't seem like a situation to be taken seriously. But it turned out to be one of those things that become more serious the further they go.

Connie Mack, the manager of the Athletics, says:

"There is no luck in big league baseball. In a schedule of 154 games the lucky and unlucky plays break about even except in the matter of injuries."

But Mack's theory does not include a schedule of 155 games, with the whole thing hanging on the 155th. Chicago had a lot of injured athletes early in the season of 1908 and the Giants had shot out ahead in the race in grand style. In the meantime the Cubs' cripples began to recuperate and that lamentable event on September 23 seemed to be the turning point in the Giants' fortunes.

Almost within a week afterward Bresnahan had an attack of sciatic rheumatism and Mike Donlin was limping about the outfield, leading a great case of charley horse. Tenney was bandaged from his waist down and should have been wearing crutches instead of playing first base on a big league club. Doyle was badly spiked and in the hospital. McGraw's daily greeting to his athletes when he came to the park was:

"How are the cripples? Any more to add to the list of identified dead to-day?"

Merkle moped. He lost flesh and time after time begged McGraw to send him to a minor league or to turn him loose altogether.

"It wasn't your fault," was the regular rejoinder of the manager, who makes it a habit to stand by his men.

We played on with the cripples, many double headers costing the pitchers extra effort, and McGraw not daring to take a chance on losing a game if there was any opportunity to win it. He couldn't rest any of his men. Merkle lost weight and seldom spoke to the other players as the Cubs crept up on us day after day and more men were hurt.

Changed the Club's Luck.

He felt that he was responsible for this change in the luck of the club. None of the players felt this way toward him and many tried to cheer him up, but he was inconsolable. The team went over to Philadelphia, and Coveleskie, the pitcher we later drove out of the league, beat us three times, winning the last game by the scantiest of margins.

The result of that series left us three to play with Boston to tie the Cubs if they won from Pittsburg the next day, Sunday. If the Pirates had taken that game it would have given them the pennant. We returned to New York on Saturday night very much downhearted.

"Lose me. I'm the jinx," Merkle begged McGraw that night.

"You stick," replied the manager.

While we had been losing the Cubs had been coming fast. It seemed as if they couldn't drop a game. At last Cincinnati beat them one, which was the only thing that made the famous season tie possible. There is an interesting anecdote connected with that Cincinnati contest which goes to prove the honesty of baseball.

Two of the closest friends in the game are Hans Lobert, then with the Reds, and Overall, the former Chicago pitcher. It looked as if Chicago had the important game won up to the ninth inning when Lobert came to the bat with two men out and two on the bases. Here he had a chance to overcome the lead of one run which the Cubs had gained and win the contest for the home club, but he would beat his best friend and maybe put the Cubs out of the running for the pennant.

Lobert had two balls and two strikes when he smashed the next pitch to centre field, scoring both the base runners. The hit came near beating the Cubs out of the championship. It would have if we had taken one of those close games against Philadelphia. Lobert was brokenhearted over his hit, for he wanted the Cubs to win. On his way to the clubhouse he walked with Overall, the two striding side by side as a couple of mourners.

Sorry He Hit the Ball.

"I'm sorry, Orvie," said Lobert. "I wouldn't have made that hit for my year's salary if I could have helped it."

"That's all right, Hans," returned Overall. "It's all part of the game."

Next came the famous game in Chicago on Sunday between the Cubs and the Pittsburg Pirates when a victory for the latter club would have meant the pennant and the big game would never have been played. Ten thousand persons crowded into the Polo Grounds that Sunday afternoon and watched a little electric score board which showed the plays as made in Chicago. For the first time in my life I heard a New York crowd cheering the Cubs with great fervor, for on their victory hung our only chances of ultimate success.

The same man who was rooting himself hoarse for the Cubs that afternoon was for taking a vote on the desirability of poisoning the whole Chicago team on the following Thursday. Even the New York players were rooting for the Cubs.

The Chicago team at last won the game when Clarke was called out at third base on a close play late in the contest. With the decision the Pirates' last chance went glimmering. The Giants now had three games to win from Boston on Monday, Tuesday and Wednesday, to make the deciding game on Thursday necessary. We won those, and the stage was cleared for the big number.

The National Commission gave the New York club the option of playing three games out of five for the championship or risking it all on one contest. As more than half of the club was tottering on the brink of the hospital it was decided that all hopes should be hung on one game. By this time Merkle had lost twenty pounds, and his eyes were hollow and his cheeks sunken. The newspapers showed him no mercy, and the fans never failed to criticise and hiss him when he appeared on the field. He stuck to it and showed up in the ball park every day, putting on his uniform and practising. It was a game thing to do. A lot of men under the same fire would have quit cold. McGraw was with him all the way.

But it wasn't until after considerable discussion that it was decided to play that game. All the men felt disgruntled because they believed they would be playing for something they had already won. Even McGraw was so wrought up he said in the clubhouse the night before the game:

"I don't care whether you fellows play this game or not. You can take a vote."

Players All Wrought Up.

A vote was taken, and the players weren't unanimous, some protesting that it ought to be put up to the league directors, so that if they wanted to rob the team of a pennant they would have to take the blame. Others insisted it would look like quitting, and it was finally decided to appoint a committee to call upon Mr. Brush, the president of the club, who was ill in bed in the Lambs Club. Devlin, Bresnahan, Donlin, Tenney and I were on that committee.

"Mr. Brush," I said to my employer, having been appointed the spokesman, "McGraw has left it up to us to decide whether we shall meet the Chicago team for the championship of the National League to-morrow. A lot of us don't believe we ought to be forced to play over again for something we have already won, so the players have appointed this committee of five to consult with you and get your opinion on the subject. What we decide goes with them."

Mr. Brush looked surprised. I was nervous, more so than when I am in the box with three on the bases and Joe Tinker at the bat. Bresnahan fumbled with his hat, and Devlin coughed. Tenney leaned more heavily on his cane and Donlin blew his nose. We five big athletes were embarrassed in the presence of this sick man. Suddenly it struck us all at the same time that the game would have to be played to keep ourselves square with our own ideas of courage.

Even if the Cubs had claimed it on a technicality, even if we had really won the pennant once, that game had to be played now. We all saw that and it was this thin, ill man in bed who made us see it even before he had said a word. It was the expression on his face. It seemed to say:

"And I had confidence in you, boys, to do the right thing."

"I'm going to leave it to you," he answered. "You boys can play the game or put it up to the directors of the league to decide as you want. But I shouldn't think you would stop now after making all this fight."

The committee called an executive session and we all thought of the crowd of fans looking forward to the game and of what the newspapers would say if we refused to play it and of Mr. Brush lying there, the man who wanted us to play, and it was rapidly and unanimously decided to imitate Steve Brodie and take a chance.

"We'll play," I said to Mr. Brush.

$10,000 Bonus Promised.

"I'm glad," he answered. "And say, boys," he added, as we started to file out, "I want to tell you something. Win or lose, I'm going to give the players a bonus of $10,000."

That night was a wild one in New York. The air crackled with excitement and baseball. I went home, but couldn't sleep, for I live near the Polo Grounds, and the crowd began to gather there early in the evening of the day before the game to be ready for the opening of the gates the next morning. They tooted horns all night and were never still. When I reported at the ball park the gates had been closed by order of the National Commission, but the streets for blocks around the Polo Grounds were jammed with persons fighting to get to the entrances.

The players in the clubhouse had little to say to one another, but after the bandages were adjusted, McGraw called his men around him and said:

"Chance will probably pitch Pfiester or Brown. If Pfiester pitches there is no use trying to steal. He won't give you may lead. The right handed batters ought to wait him out and the left-handers hit him when he gets in a hole. Matty is going to pitch for us."

Pfiester is a left hand pitcher who watches the bases closely.

Merkle had reported at the clubhouse as usual and had put on his uniform. He hung on the edge of the group as McGraw spoke, and then we all went to the field. It was hard for us to play that game with the crowd which was there, but harder for the Cubs. In one place the fence was broken down and some employees were playing a stream of water from a fire hose on the cavity to keep the crowd back. Many preferred a ducking to missing the game and ran through the stream to the lines around the field. A string of fans recklessly straddled the roof of the old grand stand.

Every once in a while some group would break through the restraining ropes and scurry across the diamond to what appeared to be a better point of vantage. This would let a throng loose which hurried one way and another and mixed in with the players. More police had to be summoned. As I watched that half wild multitude before the contest I could think of three or four things I would rather do than umpire the game.

Arm Wouldn't Warm Up.

I had rested my arm four days, not having pitched in the Boston series, and I felt that it should be in pretty good condition. Before that respite I had been in nine out of fifteen games. But as I started to warm up, the ball refused to break. I couldn't get anything on it.

"What's the matter, Rog?" I asked Bresnahan. "They won't break for me."

"It'll come as you start to work," he replied, although I could see that he too was worried.

John M. Ward, the old ball player and now one of the owners of the Boston National League club, has told me since that, after working almost every day as I had been doing, it does a pitcher's arm no good to lay off for three or four days. Only a week or ten days will accomplish any results. It would have been better for me to continue to work as often as I had been doing, for the short rest only seemed to deaden my arm.

The crowd that day was inflammable. The players caught this incendiary spirit. McGinnity, batting out to our infield in practice, insisted on driving Chance away from the plate before the Cubs' leader thought his team had had its full share of the batting rehearsal. Joe shoved him a little and in a minute fists were flying, although Chance and McGinnity are very good friends off the field.

Fights immediately started all around in the stands. I remember seeing two men roll from the top to the bottom of the right field bleachers over the heads of the rest of the spectators. And they were yanked to their feet and run out of the park by the police.

"Too bad," I said to Bresnahan, nodding my head toward the departing belligerents, "they couldn't have waited until they saw the game anyway. I'll bet they stood outside the park all night to get in only to be run out before it started."

Didn't Hear the Howling.

I forgot the crowd, forgot the fights, and didn't hear the howling after the game started. I knew only one thing, and that was my curved ball wouldn't break for me. It surprised me that the Cubs didn't hit it far right away, but two of them fanned in the first inning and Herzog threw out Evers.

Then came our first time at bat. Pfiester was plainly nervous and hit Tenney. Herzog walked, and Bresnahan fanned out, Herzog being doubled up at second because he tried to advance on a short passed ball. Mike Donlin whisked a double to right field and Tenney counted.

For the first time in almost a month Merkle smiled. He was drawn up in the corner of the bench, pulling away from us as if he had some contagious disease and was quarantined. For a minute it looked as if we had them going. Chance yanked Pfiester out of the box with him protesting that he had been robbed on the decisions on balls and strikes. Brown was brought into the game and fanned Devlin. That ended the inning.

We never had a chance against Brown. His curve was breaking sharply and his control was miscroscopic. We went back to the field in the second with that one run lead. Chance made the first hit of the game off me in the second, but I caught him sleeping off first base, according to Klem's decision. There was a kick, and Hofman, joining in the chorus of protests, was sent to the clubhouse.

Tinker started the third with that memorable triple, which gave the Cubs their chance. I couldn't make my curve break. I didn't have anything on the ball.

"Rog," I said to Bresnahan, "I haven't got anything to-day."

"Keep at it, Matty," he replied. "We'll get them all right."

I looked in at the bench and McGraw signalled me to go on pitching. Kling singled and scored Tinker. Brown sacrificed, sending Kling to second, and Sheckard flied out to Seymour, Kling being held on second base. I lost Evers, because I was afraid to put the ball over the plate for him and he walked.

Score Was Only Tied.

Two were out now and we had yet a chance to win the game, as the score was only tied. But Schulte doubled and Kling scored, leaving men on second and third bases. Still we had a Mongolian's chance with them only a run ahead of us. Frank Chance, with his under jaw set like the fender on a trolley car, caught a curved ball over the inside corner of the plate and pushed it to right field for two bases.

That was the most remarkable batting performance I have ever witnessed since I have been in the big leagues. A right handed hitter naturally slaps a ball over the outside edge of the plate to right field, but Chance pushed this one, on the inside, with the handle of his bat, just over Tenney's hands and on into the crowd. The hit scored Evers and Schulte and dissolved the game right there. It was the "break," Steinfeldt fanned.

None of the players spoke to one another as they went to the bench. Even McGraw was silent. We knew it was gone. Merkle was drawn up behind the water cooler. Once he said:

"It was my fault, boys."

No one answered him. Inning after inning our batters were mowed down by the great pitching of Brown, who was never better. His control of his curved ball was marvellous and he had all his speed. As the innings dragged by the spectators lost heart and the cowbells ceased to jingle and the cheering lost its resonant ring. It was now a surly growl.

Then the seventh! We had our only glimmer of sunshine. Devlin started with a single to centre and McCormick shoved a drive to right field. Recalling that Bridwell was more or less of a pinch hitter, Brown passed him purposely, and Doyle was sent to the bat in my place. As he hobbled to the plate on his weak foot, said McGraw:

Crowd Broke Into Cheers.

"Hit one, Larry."

The crowd broke into cheers again and was stamping its feet. The bases were full, and no one was out. Then Doyle popped up a weak foul behind the catcher. His batting eye was dim and rusty through long disuse. Kling went back for it, and some one threw a pop bottle which narrowly missed him and another scaled a cushion. But Kling kept on and got what he went after, which was the ball. He has a habit of doing that. Tenney flied to Schulte, counting Devlin of the catch, and Tinker threw out Herzog. The game was gone. Never again did we have a chance.

It was a glum lot of players in the clubhouse. Merkle came up to McGraw and said:

"Mac, I've lost you one pennant. Fire me before I can do any more harm."

"Fire you," replied McGraw. "We ran the wrong way of the track to-day. That's all. Next year is another season, and do you think I'm going to let you go after the gameness you've shown through all this abuse? Why, you've the kind of a guy I've been lookin' for many years. I could use a car load like you. Forget this season and come around next spring. The newspapers will have forgotten it all then. Good by, boys." And he slipped out of the clubhouse.

"He's a regular guy," said Merkle.

Merkle has lived down that failure to touch second and proved himself to be one of the gamest players that ever stood in a diamond. Many times since has he vindicated himself. He is a great first baseman now, and McGraw and he are close friends. That is the "inside" story of the most important game ever played in baseball and Merkle's connection with it.

MR. SLOWPAY, HIGH COST OF LIVING CAUSE, IS EXPOSED

Although the high cost of living has become such an established and recognized feature of life in the United States that the newspapers no longer print front page stories when the price of eggs goes up, relegating the item, as in the days of yore, to the market page and the "bulldog" editions, for the edification of the rural subscribers the topic is still one, as the professor of political economy would remark, of transcendent importance.

Everybody knows what has brought about the present situation, which finds expression in the lays of the poet who bemoans his inability to support a wife on $3,000 a year. Parenthetically it may be suggested that the aforesaid poet ought to try being a railroad brakeman and managing on $65 a month. However, as stated, everybody either knows the cause or thinks he knows, the tariff, the production of gold, the price of hay and the amount of advertising carried in the magazines all having been accused of being accessories before or after the fact.

There is one member of the dramatis personæ, however, who has not yet been haled into the spotlight. Thus far he has succeeded in remaining passive and respectable. The public has not yet suspected him, and it will therefore come as a shock to thousands to learn who this malefactor is. We take pleasure in stripping off the mask which has disguised him as a prominent citizen or a member of the church session, and exposing him for what he really is, the cause of the high cost of living.

Gentlemen, Mr. Slowpay?

Surprised, weren't you?

Didn't think that this man, whom you have known all your life, and who has been present at all of the annual banquets of the Board of Trade ever since they began having annual banquets for the purpose of recording in the imperishable minutes of the organization the progress of the preceding year, that this eminent member of the Mudville Country Club, this leader in the stock company that supported the baseball team through the stormy season of the Beargrass Association and won a pennant for Mudville for the first time since 1879, could be guilty of such perfidy as that of which he stands accused.

But the evidence is plain. There is no doubt about it. It is so plain that even Dr. Watson would have no difficulty in arriving at a correct conclusion, while as for W. J. Burns, the problem would not start his morning's work or give him the scantiest material for his new series of articles on "How to Keep from Being Arrested, Though a Detective," which is shortly to appear in one of our most popular 15 cent magazines.

Mr. Slowpay has been steadily, persistently, skilfully undermining the business of the country, occasionally stealing a 2 per cent. to which he was not entitled; holding off the coal dealer for ten months after the bill was due and the coal consumed; making his grocer wait until the Fourth of July to get the pay for the turkey he delivered Thanksgiving; and as for his tailor—but, then, his tailor can take care of himself.

"You wouldn't believe, unless it were made plain to you, that these exploits of Mr. Slowpay would have anything to do with the high cost of living, would you? In fact, you would be inclined to assume, in view of your own remotely similar experiences, that the high cost of living was the cause rather than the effect of the Slowpay policy. And yet, while we may commiserate him upon his misfortunes in living in an era when too much gold is produced or too many advertising sections printed, we must remain firm, even in our sympathy, and visit upon Mr. Slowpay the punishment which his conduct richly merits.

Consider the poor tradesmen. Have they not feelings and bank accounts? And are they not compelled, on account of Mr. Consumer, Slowpay's tardiness in responding their polite but insistent requests for money, to assume a similar rôle themselves? And does no; his attitude result in those among us who are willing, if not always able, to meet our bills when they are presented, being compelled to pay more for our goods than we otherwise should? And does not his pusillanimity of spirit, provided he has such an article upon his person, thereby necessarily and unavoidably increase the cost of living, quod erat demonstrandum?

Let the witnesses be called.

Mr. Coalman, you have made oath to tell the whole truth, so far as in you lies, due account being taken of your occupation, of the effect on prices of coal Mr. Slowpay's methods have had.

Mr. Coalman Inveighs.

Every year (remarks Mr. Coalman) I cast up my accounts, find out how much it has cost me to operate my yard and how much money I have made. I usually learn that most of the money I have made is on the books and not in the safe. This, may it please the court, is all on account of Mr. Slowpay. He is such a prominent citizen that I have refrained from attaching his property and have permitted him to have all of the coal he wants. But at the end of the year, when I would like to declare a dividend, I find that the dividend is in Mr. Slowpay's account, and that he has sent his wife and daughter to Europe and cannot give me attention.

Realizing that if I am to remain in business and to continue to provide you with coal when the snow falls I must get enough money to run independently of Mr. Slowpay's account, I am compelled to add to the retail price an amount calculated to pay the interest on the money that Mr. Slowpay has withheld, the cost of collecting it, involving the services of a collector, much postage, much bookkeeping and much weariness of spirit. That all goes into what we call the overhead expense, and you and the rest of my customers have to pay it. I cannot, if I am to continue to play my part as Mr. Coalman, and Mr. Slowpay won't, so you must.

Step down from the stand, Mr. Coalman, and give place to Mr. Drygoodsman. How does Mr. Slowpay act toward you? You have a large store, you sell many beautiful and costly articles of apparel and furnishings and you may have had dealings with this accused person.

Indeed, says Mr. Drygoodsman, Mr. Slowpay is one of my best customers. His wife and daughter charge all that they buy to his account and they buy much. The truth is they buy a good deal more than they would if they paid cash and to that extent I am grateful for the charge account. But it certainly is a costly proposition. Sometimes Mrs. Slowpay has bought a fall hat before I have been paid for the one she wore to church last Easter. And I believe that our postage bill would be measurably reduced if Mr. Slowpay didn't require so many statements before he sends us a check for the bill.

Why, Mr. Drygoodsman, do you continue to do business with him if you have so much trouble getting your money?

They Must Give Credit.

That, continues he, is one of the necessities of trade. We must, whether we want to or not. Everybody gives Mr. Slowpay credit and therefore it would do no good to insist upon cash; he would go somewhere else. It is expensive to handle his account, but we need it to make up the volume of business required by our large establishment, the immense number of employees we have and the overhead expense of the business, which Mr. Coalman told you must be distributed over all the goods sold.

Does it cost much to collect Mr. Slowpay's account?

It is one of the largest items of expense. The total outlay required to reduce his account from figures to money is a large percentage of the total cost of operation, and this being true, the cost of doing business, which is assessed against all the goods which we sell, is larger than it would be if we were able to collect our accounts from Mr. Slowpay promptly.

Why do you not use special methods to get him to pay cash, Mr. Drygoodsman?

That do we. We give green trading stamps to our customers who will pay for their goods when they get them. You need not smile, because we have succeeded in training a large number of our women customers to this method, and now when they come to our store they come prepared to give up the money when they get the goods. They are able to redeem the stamps for about 2.5 per cent. of the amount they represent, and as it costs us a great deal more than that to collect Mr. Slowpay's account we are more than willing to make this arrangement. But as for him, his habit has become a disease, and he knows no other way of doing than he has been accustomed to.

Very well. Call Mr. Grocer.

I know Mr. Slowpay all too well (says Mr. Grocer), in fact I have been put out of business so often by him that it is a wonder there is enough of me left to enter this honorable court. Eighty-five per cent. of all those in my business ultimately fail, and I think the main reason is that we sell Mr. Slowpay too many groceries. By the time he is ready to pay for them we are in the hands of the sheriff.

We have been trying to make him harmless, but thus far we have not succeeded in doing so. For example, I have been selling my customers $5.25 in checks which can be used in purchasing anything in my store for $5 in cash. I realize that I will lose more than 25 cents on goods that are sold to Mr. Slowpay and his relatives and therefore prefer to give it direct to my customers. But he is obdurate and insists on a credit account; and as he is a large buyer as well as a poor payer we continue to serve him.

Profit Margin Is Small.

The margin of profit on my stock (says Mr. Grocer in concluding) is extremely small, so that I have to turn my stocks rapidly to make money. As Mr. Slowpay helps me to turn them he is a friend, but as he prevents me from continuing to turn them, through making it impossible for me to look my jobber in the face, he is my enemy.

Mr. Farmer is said to have been unusually prosperous of late and to have been the only one to profit by the high cost of living. We should therefore assume that those who deal with Mr. Farmer are not acquainted with Mr. Slowpay. Call Mr. Farm Implement Man and let us see whether he has felt the same things of which his brothers in trade have spoken. Mr. Farm Implement Man, what can you say of this man? Is his face familiar to you?

Truly, replies Mr. Farm Implement Man, I have known him from the time I first entered business. He and Mr. Farmer I believe to be one and the same. It is a peculiar thing that Mr. Farmer is never content to sell his produce except for cash but he invariably waits a long time before he pays for what he buys. I am the chief sufferer, because I know him and have constant dealings with him. When he goes to the city to have a good time he pays for everything in cash, but when he comes home and gets ready to equip himself for the next farming season he tells me that I must wait for my money until he sells his crops. I sometimes charge him 6 per cent. interest on all the goods which he buys in that way; but as this ties up my capital, which I need very badly, it does not help a great deal, and I am frequently compelled to charge more for my implements than I would do if I were being paid cash for them.

Then you think that Mr. Slowpay, or as you know him, Mr. Farmer, has caused the cost of living to go up as far as your business is concerned?

Most assuredly, responds Mr. Farm Implement Dealer.

Continues to Harass Them.

We have heard the evidence in this case. We have been confronted with the fact that Mr. Slowpay ties up the capital of the dealers and makes it necessary for them to charge more in order to continue in business. We have seen their efforts to get a larger amount of cash busines by premiums, trading stamps and other devices. But we have seen also that Mr. Slowpay has continued to harass them, and in spite of his record as a prominent member of the community, has been hurting everybody in it by adding to the already high cost of living.

What shall we do with him? If we imprison him or exile him or tell him to go to another country we shall lose, for our offices will be made vacant, many of our stores closed (because Mr. Slowpay is very often in business himself) and our entire business will suffer. Let us therefore urge upon him the necessity of reforming himself and of paying what he owes when he owes it. Let us make it plain to him that his actions are hard upon the poor, who have little credit and are forced to pay cash at prices at much higher than they would be if all were to pay cash. Let us urge him for the sake of the manufacturer, who suffers when his dealers are unable to meet their obligations because of Mr. Slowpay's procrastination, that he reform and turn over a new leaf, even though we have to furnish him with another hook.

What say you, Mr. Slowpay?

I have little defence (says Mr. Slowpay in reply). I am like others of my countrymen who make a good deal of money and spend more. The bargains in the stores tempt my family and they buy; and when the first of the month comes round bringing the bills, I find that they are more than I can pay. Therefore I wait until later. Then I am offered easy methods of buying expensive things—pianos, furniture, automobiles—everything I can get on the instalment plan of one kind or another. I am therefore constantly owing more than I could pay if my accounts were to be closed and my assets realized upon. My only chance is to pay something on this and something on that and to keep on owing. I am afraid I shall never be other than Mr. Slowpay as long as I am an American. I should like to reduce the high cost of living, but if the economists and statesmen cannot reduce it without my help what can you expect of me?

Well?

The Golfing Girl in France.

From the Pall Mall Gazette.

The French golfing girl is a rarity so far, but she is increasing in spite of difficulties. The links at La Boulie, at Chantilly, at Fontainebleau and elsewhere are gradually attracting her, and her skill when she does take up the game makes her fully the equal if not the superior of the English or American girls who are members of the same club.

Strictly speaking, however, the French golfing girl is more often a young married woman than a jeune fille, because there is always the difficulty of the chaperon. It is rather hard to expect a mother to follow her girls round the links, yet unless she does, she is not much use. Sometimes a brother is considered a sufficient protector, but brothers in France, as elsewhere, are indifferently fond of looking after their sisters.

Fishing Ducks for Minnesota Lake.

From the Minneapolis Journal.

Fishing as practised in China is a possible sport at Lake Minnetonka this spring.

E. C. Best has bought nine Chinese ducks and will put them on the big pond at Orono, Lake Minnetonka. The Chinese tie a fishline to the leg of trained ducks such as Mr. Best has bought and put the ducks on the water over the fishing beds. When the trained duck feels a tug it paddles for the shore, dragging the fish. The ducks are as strong as a goose and can pull a fish ashore easily.

The ducks are blue black body, have gray breasts and red feathers about their bills. The ducks Mr. Best has bought are young and have tufts of hair on their heads.